



Policy Review

Taking another look

Dear

I hope this note finds you well.

As we know, life changes. Our priorities evolve, and so, too, do our needs. One of the services I provide to my clients is a life insurance policy review. The life insurance industry is continually evolving with new products and benefits to help better meet your needs.

If you have experienced any of the following life events recently, it may be time to review your coverage needs:

- **Change in marital status**
- **New child or grandchild**
- **Job change or promotion**
- **Purchase of a home**
- **Providing care or financial support for aging parents**
- **Starting or selling a business**
- **Retirement**
- **Death of a family member**

Interest rates and other economic factors can impact your policy performance, so a review is also a chance to make sure your policy is performing according to expectations.

If you would like me to review your existing policy to ensure that the policy continues to meet your needs and goals, please contact me at your earliest convenience.

Sincerely,

In addition to a tax-free death benefit, many life insurance products can provide benefits including:

- Tax-deferred cash value accumulation
- Long-term care benefits
- Rewards for healthy choices

Insurance policies and/or associated riders and features may not be available in all states.

Life insurance death benefit proceeds are generally excludable from the beneficiary's gross income for income tax purposes. There are few exceptions such as when a life insurance policy has been transferred for valuable consideration.

This material does not constitute tax, legal, investment or accounting advice and is not intended for use by a taxpayer for the purposes of avoiding any IRS penalty. Comments on taxation are based on tax law current as of the time we produced the material.

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The Long-Term Care (LTC) rider is an accelerated death benefit rider and may not be considered long-term care insurance in some states. There are additional costs associated with this rider. The Maximum Monthly Benefit Amount is \$50,000. When the death benefit is accelerated for long-term care expenses it is reduced dollar for dollar, and the cash value is reduced proportionately. The benefits provided by this rider are designed to be excludable from gross income under federal tax law; however, there might be situations in which the benefits or charges for this rider are taxable.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

Insurance products are issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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